



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Denise Carlon  
KML Law Group, PC  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Specialized Loan Servicing LLC as servicer for U.S.  
Bank National Association, as Trustee, for Credit  
Suisse First Boston Mortgage Securities Corp., CSFB  
Mortgage-Backed Pass-Through Certificates, Series  
2005-12

In Re:  
Byer, Ruth A.  
Byer, Jr. Richard D.

Order Filed on December 17, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 19-28931 ABA

Hearing Date: December 17, 2019  
at 10:00 A.M.

Judge: Andrew B. Altenburg Jr.

Recommended Local Form:

Followed

Modified

**ORDER VACATING STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: December 17, 2019**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Upon the motion of Specialized Loan Servicing LLC as servicer for U.S. Bank National Association, as Trustee, for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-12, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

- Real Property More Fully Described as:

**Land and premises commonly known as Lot 9, Block 779, 1460 Clover Avenue,  
Vineland NJ 08361**

- Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Richard D. Byer, Jr.  
 Ruth A Byer  
 Debtors

Case No. 19-28931-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2019.

db/jdb +Richard D. Byer, Jr., Ruth A Byer, 1460 Clover Avenue, Vineland, NJ 08361-6538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 19, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, for Credit Suisse First Boston Mortgage Securities Corp. Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Eric Clayman on behalf of Joint Debtor Ruth A Byer jenkins.clayman@verizon.net, connor@jenkinsclayman.com  
 Eric Clayman on behalf of Debtor Richard D. Byer, Jr. jenkins.clayman@verizon.net, connor@jenkinsclayman.com  
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axiosfs.com  
 Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee, for Credit Suisse First Boston Mortgage Securities Corp. Et Al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6